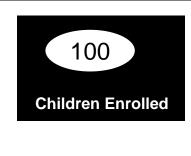
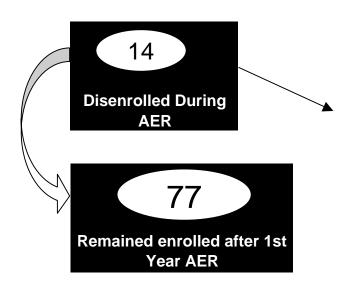


Retention and Disenrollment Enrolled May 2004 to April 2005 N = 195,550







Prior to AER Possible Avoidable Reasons

8 = Non - Payment of Premium

Unavoidable Reasons

3 = Applicant Request

1 = Aged Out

During AERPossible Avoidable Reasons

10 = Info not supplied @ AER

3 = Needed additional AER docs

Unavoidable Reasons

0 = Employer Insurance

1 = Enrolled in Medi-Cal



Retention and Disenrollment Enrolled May 2004 to April 2005 N = 195,550

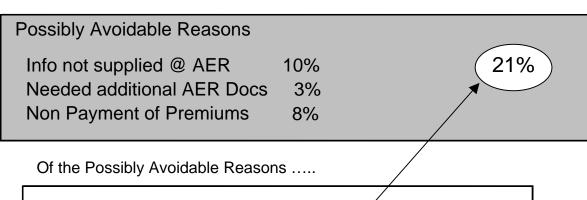
Breakdown of Families Disenrolling after 1 Year

% of Families Disenrolled after 1 Year

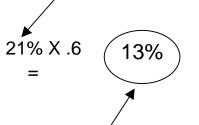
Because of

Unavoidable Reasons
Employer Insurance 0%
Enrolled in Medi-Cal 1%
Aged Out 1%
Applicant's Request 3%

And



NASHP Retention Study of 2001 indicated that **60%** of families determined that they were ineligible and failed to inform S-CHIP programs of new coverage or status of change.



Which leaves those not accounted for

Possibly Avoidable Reasons _ 19% _ 6% _ 13% _ 6%